

In re:
Gustav H. Merkle, III
Debtor

Case No. 17-16317-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 09, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2023:

Recip ID	Recipient Name and Address
db	+ Gustav H. Merkle, III, 27 Friendly Lane, Levittown, PA 19055-2122
13988143	+ Bucks County Tax Claim Bureau, c/o John A. Torrente, Esquire, 55 E. Court Street, Doylestown, PA 18901-4318

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 10 2023 00:29:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14490556	+ Email/Text: bankruptcy@bsifinancial.com	Jun 10 2023 00:29:00	BSI Financial Services,, 314 S Franklin St. P.O. Box 517, Titusville, PA 16354-0517
14044674	Email/PDF: resurgentbknotifications@resurgent.com	Jun 10 2023 00:35:46	CACH, LLC its successors and assigns as assignee, of SpringCastle America Funding Trust, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14055190	+ EDI: IRS.COM	Jun 10 2023 04:28:00	Internal Revenue Service, Centralized Insolvency Operation, Po Box 7317, Philadelphia, Pa 19101-7317
13994813	+ Email/Text: SSTBKNotices@nationalbankruptcy.com	Jun 10 2023 00:29:00	Medallion Bank, c/o Systems & Services Technologies,, Inc. as servicer for, Medallion Bank, PO Box 9013, Addison, Texas 75001-9013
14028234	EDI: PRA.COM	Jun 10 2023 04:28:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14005696	+ EDI: PENNDEPTREV	Jun 10 2023 04:28:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14005696	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 10 2023 00:29:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14046758	EDI: Q3G.COM	Jun 10 2023 04:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14216018	+ Email/Text: bncmail@w-legal.com	Jun 10 2023 00:29:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14021824	EDI: AIS.COM	Jun 10 2023 04:28:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
13999603	EDI: WFFC2	Jun 10 2023 04:28:00	Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, PO Box 19657, Irvine, CA 92623-9657
14020979	+ Email/Text: BKBCNMAIL@carringtonms.com	Jun 10 2023 00:29:00	Wilmington Savings Fund Society, FSB, et al, c/o

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Carrington Mortgage Services, LLC, 1600 South
Douglass Road., Anaheim, CA 92806-5948

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14038347	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2023 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Gustav H. Merkle III brad@sadeklaw.com, bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Medallion Bank bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor HAM FUND III LP bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor HEADLANDS RESIDENTIAL 2019-RPL1 OWNER TRUST bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
KELLY LYN EBERLE	on behalf of Creditor Bucks County Tax Claim Bureau keberle@grimlaw.com ksaborsky@grimlaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN S. FRANKEL	on behalf of Creditor Carrington Mortgage Services LLC, et al. pa-bk@logs.com
KRISTEN D. LITTLE	on behalf of Creditor Carrington Mortgage Services LLC, et al. kdlittleecf@gmail.com
LESLIE J. RASE	on behalf of Creditor Carrington Mortgage Services LLC, et al. pabk@logs.com, lerase@logs.com
MICHAEL KEVIN MARTIN	on behalf of Creditor Bucks County Tax Claim Bureau mmartin@grimlaw.com ksaborsky@grimlaw.com

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MICHAEL PATRICK FARRINGTON

on behalf of Creditor HEADLANDS RESIDENTIAL 2019-RPL1 OWNER TRUST mfarrington@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services ecmail@mortoncraig.com,
mortoncraigecef@gmail.com

TOTAL: 14

Information to identify the case:

Debtor 1	<u>Gustav H. Merkle III</u>	Social Security number or ITIN	xxx-xx-0904
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	17-16317-mdc		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gustav H. Merkle III

6/9/23

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.